

WHAT INSURANCE COMMISSIONERS SAY

Insurance Commissioner Wm. H. Hotchkiss of New York, chairman of the executive committee of the National Convention of Insurance Commissioners, prior to the last Head Camp of the Modern Woodmen of America, gave the following official notice to that society:

"Pursuant to action of the national convention of state insurance commissioners, at its adjourned session in December last, I write you this expression of views as to the necessity of your order—as well as all other fraternal benefit societies—placing itself on a firm foundation as to rates. An insurance society which in these days does not recognize that the cost of insurance is fixed by laws other than man's laws—namely, the laws of nature—or prescribes for its members either a flat rate, irrespective of the age of its members, or any other rate that is not scientifically safe, is deceiving both itself and its members and approaching the time—perhaps slowly, but not the less surely—when it must fail and its contracts be repudiated. The fraternal spirit is a good thing; but the rates and management of fraternal societies must also be such that the beneficiaries of the last member to die will receive every dollar that such member's certificate calls for."

State Insurance Commissioner Fern of Wisconsin has issued an official interview in which he says: "Fraternal societies generally have come to recognize that their business must be conducted on a sound basis. This means a re-rating for nearly every society, and members who do not fully understand the situation are often inclined to complain of increases in their rates. They should understand that with a re-rating on a sound basis they have a much more valuable insurance than before. All are benefited by getting a permanent insurance for what was uncertain before. The Modern Woodmen of America, by reason of its long experience with a large membership, is permitted to make a rate upon its own experience, which is even lower than that based on the National Fraternal Congress table, which new societies must adopt. The cost of this insurance is not a matter of mortality tables or rates charged, but depends upon the actual deaths in the society. A re-rating merely means that each member shall pay his real share of that cost. Members who think of dropping their insurance will do well to take enough time to study the question before doing anything which may bring regret to both themselves and their families."

The Chicago Inter Ocean says: "It is unpleasant for the members of the Modern Woodmen Society to have to pay more for their insurance, but let them think how much more unpleasant it would be for those 5,000,000 women and children, or any of them, to be deprived of that protection because their husbands or fathers got angry. That is what all Woodmen should think about."

Troubles Laid to "In-Law." "The cause of more than half the family scraps that are scrapped to a finish," says an exchange, "is the 'in-law.' A man or a woman marries some one absolutely antagonistic to all the other members of the family, and then, putting this person on a pedestal, demands that all shall do her or his will. For the sake of courtesy, often a whole family will yield many points, and gradually the 'in-law' becomes more and more insistent, and so things drift along, always the one side giving in, until some straw, some trifle, will prove the drop too much, and after that the fracas. With the air cleared, a beginning can be made over again on a basis of equal rights, or else all intercourse can cease. Either way much has been gained."

Important to Mothers Examine carefully every bottle of CASTORIA, a safe and sure remedy for infants and children, and see that it Bears the Signature of *Dr. J. C. Williams* In Use For Over 30 Years. Children Cry for Fletcher's Castoria

The Reason. "You mark all your compositions forte," said the friend. "Yes," replied the composer. "They wouldn't have any vogue among people who live in flats if I had them played softly."

When Your Eyes Need Care Try Murine Eye Remedy. No Smarting—Feels Fine—Acts Quickly. Try it for Red, Weak, Watery Eyes and Granulated Eyelids. Illustrated Book in each package. Murine is compounded by our Oculists—not a "Patent Medicine"—but used in successful eye practice for many years. Now dedicated to the public and sold by druggists at 25c and 50c per bottle. Murine Eye Remedy Co., Chicago

His Business to Know. Wife—Look, I bought this fur coat today. They tell me we are going to have very cold weather soon. Husband—Who told you so? Wife—The furrier.

Sure Does. "The pen is mightier than the sword." "But the typewriter puts it all over the pen."

ONLY ONE "BROMO QUININE." That is LAXATIVE BROMO QUININE. Look for the signature of E. W. GROVE. Used the World over to Cure a Cold in One Day. See.

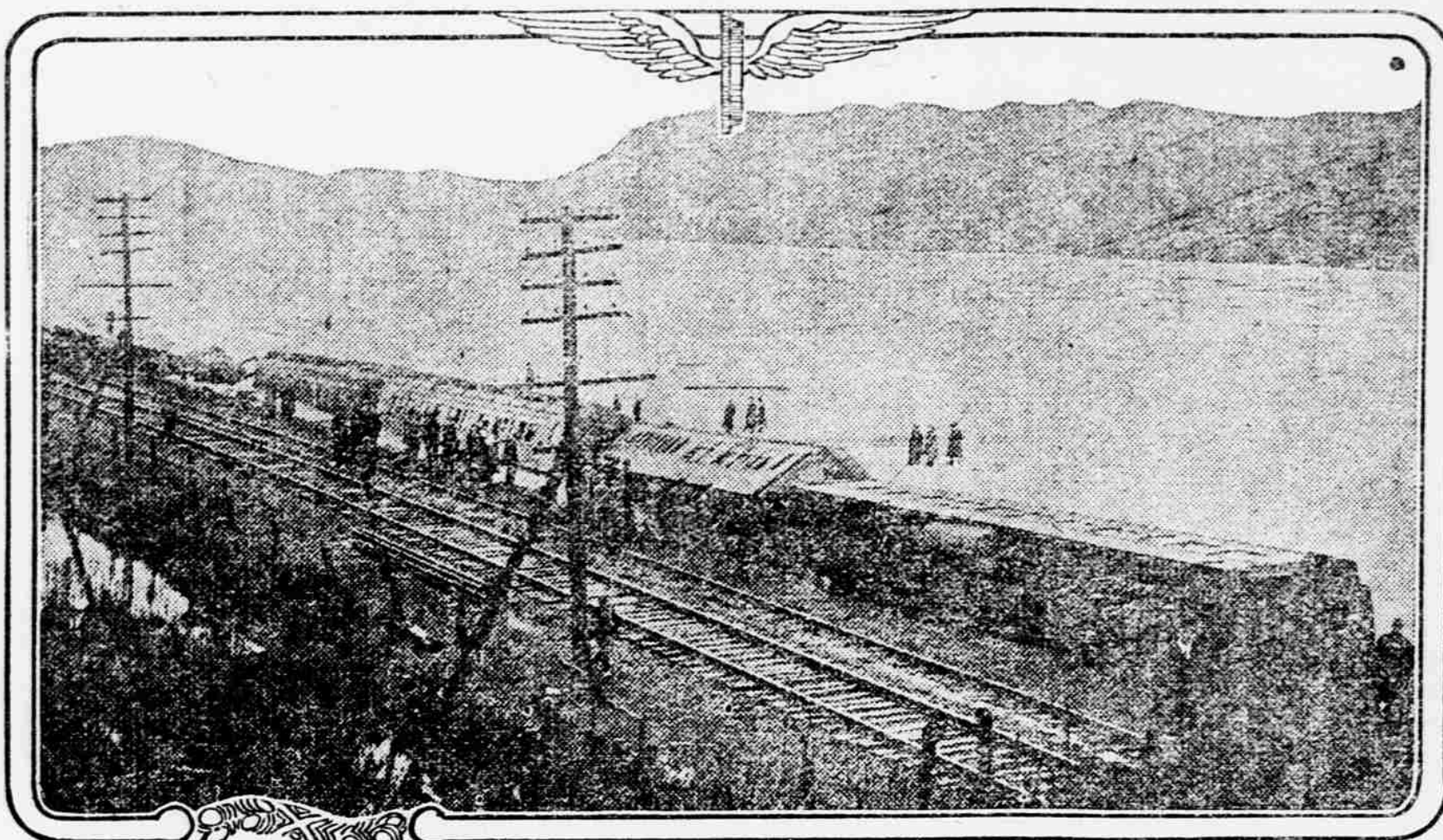
When a man is completely wrapped up in himself the package is apt to be small.

To restore a normal action to Liver, Kidneys, Stomach and Bowels, take Garfield Tea, the mild herb laxative. All druggists.

When a young widow makes up her mind to marry a bachelor he may possibly escape by dying.

An optimist is a man who knows that his troubles might be worse.

TWENTIETH CENTURY LIMITED WRECK



FIRST photograph of the wreck of the Twentieth Century Limited, the most famous train in the world, in which five cars plunged through the ice into the Hudson river, near Hyde Park, New York. No lives were lost but many passengers injured.

BANDIT IS A HERO

Reasons Why Mexican Is at War With Madero.

Was Victim of the Diaz Tyranny—Became Agitator When His Property Was Confiscated and He Had to Labor as Peon.

Cuernavaca, Mex.—"Zapata, the bandit," "Zapata, the liberator"—these are the two public estimates placed upon the man who for more than a year has been carrying on a continuous warfare against the constituted government in this part of southern Mexico.

It is distinctly a war of the classes. "The Tiger of Ayala," as Zapata is called by his hundreds of admiring followers, claims to be fighting for the freedom of the poor element and the small property holders, who he declares have long suffered from the tyrannical acts and policies of the government. He also has personal grievances and wrongs which he wants to avenge.

Zapata is a product of the Diaz rule. He was one of the victims of the system that oppressed many of the lower class all over the country during the Diaz regime. It happened in his case that there existed in him an element of fighting power and relentless cruelty which marked him for the leadership of the people who had suffered similar wrongs. He is now paying the government back for the injuries it did him.

In the days of Diaz men who did not agree with the government were quickly put where they could do no harm. Zapata was arrested and sentenced to a long term of exile in the hot lands of Quintana Roo. It was to that remote region that most of the political prisoners were sent. Few of them survived their terms of exile. But Zapata had a constitution of iron. Even in the distressing circumstances under which he then labored he planned the vengeance that he has been inflicting on his oppressors for the last twelve months. He lived through his term of exile and returned to his home in Ayala. The years went by slowly and Zapata quietly fomented a spirit of retaliation against the government among the people of his class. This was before Madero started his revolution, and it is now known that even had the lat-

ter not inaugurated his revolt against the Diaz government Zapata would have soon started one of his own.

Zapata did not quit fighting when the peace compact was signed between Madero and the Diaz government. He had wrongs still to avenge, and the petty municipal and district officers who had carried out the orders of the government were the special objects of his vengeance. He and his men have shown special hatred and cruelty toward the land owners who dispossessed them of their small farms.

Emiliano Zapata is the hero of the common people, not only of the states that are now in actual revolt, but of all portions of the country. The seeds of revolt that have been sown by Zapata are likely to continue to bear fruit for years to come, unless the government is able quickly to grant the demands of the lower class for a division among them of the vast estates which have for the most part been established by the merging of small properties taken either by force or by semblance of law.

Zapata is a man of fine physique. He was married only a few months ago to a pretty mountain girl, and she has been his constant companion ever since.

U. S. Pays Off an Old Debt

Government Sends \$1.77 to Minnesota Due Him Since Days of the Civil War.

St. Paul, Minn.—Another proof that Uncle Sam is honest and will pay his debts as soon as he can is on exhibition at the office of Julius Schmahl, secretary of state, at the capitol. It is a check for \$1.77, which was received by Charles A. Rose, document clerk. Uncle Sam has been owing Mr. Rose this money since 1863 and at last has got enough ahead to pay the debt. In 1863 Mr. Rose was transferred from one company of volunteers to another and at the time of this transfer there was due him \$1.77. The amount was never paid and Mr. Rose had even forgotten that he had it coming until the check arrived yesterday.

Warren, Pa.—Hiram Towlsley, of Garfield, near here, has received a check from the United States govern-

HIRES HUSBAND FROM JAIL

Asheville (N. C.) Woman Purchases Convicted Spouse's Services for \$500 a Month.

Asheville, N. C.—Placing a much higher value on his services than any one else, Mrs. P. H. Trash hired her husband from the board of county commissioners for one month for \$500, strictly cash in advance.

Trash, a man worth \$50,000 and well connected, had been found guilty of keeping liquor to sell to retailers in his prohibition section and sentenced by Judge Long in superior court to pay a fine of \$2,000, costs amounting to \$400, and to be imprisoned in jail thirty days; but upon the tearful petition of the wife the judge stipulated that if the county commissioners chose to do so they might hire the defendant for his term to the highest bidder, but not less than \$500.

The board decided to take the money and in default of other bids the defendant was struck off to the wife for \$500, which she promptly paid.

Cat Causes Big Fire.

South Norwalk, Conn.—A cat rubbed against a lamp in the home of Joseph A. McElroy. The fire loss was \$125,000. A trunk containing \$15,000 worth of jewels was rescued.

CORN GROWS IN APPENDIX

Strange Conditions Found in Human Body by Doctors Operating on a Farmer. Lawrence, Ind.—Three grains of corn that had begun to sprout were found in the appendix of James B. Powell, a wealthy farmer, when he was operated upon for acute appendicitis. The appendix was 11 inches long. Powell had a habit, he said, of eating a few grains of corn every time he fed his stock.

Long List of Candidates.

The certificates which Secretary of State Watt will mail to county clerks contains all of the candidates of all of the parties. The list was so long that the printer had to print it in two sheets and paste them together, making a total length of ninety-four inches.

Congressman Maguire has written Secretary Mellor of the state board of agriculture that the bill to appropriate \$100,000 for each state fair for a government building, the structure to be used mostly for state fair purposes, will be taken up in committee, April 24. The bill was drawn by Mr. Mellor and introduced by Congressman Maguire. It is believed it can be passed at this session of congress.

F. C. Hannaford has been appointed state bank examiner by the governor. Mr. Hannaford will take the place of H. C. Nicholson, who has been appointed special national bank examiner. Mr. Hannaford is assistant cashier of the First National bank of Grand Island, and has had twenty-five years' experience in banking.

SETS GOLD WALL IN ARTERY

New York Surgeon Astounds His Colleagues by Unusual Operation.

New York.—An assemblage of physicians and surgeons, many of them from other cities, was held spellbound by an operation performed by Dr. William C. Lusk. A new interior wall of gold wire was supplied for a distended aorta, the principal wall had been torn to such a thinness that it threatened to burst at each beat of the heart. It was necessary to perform the operation to pierce the wall of this artery. Had the worn walls ripped or cracked under the pulsations of the heart while the operation was in progress, the patient's death would have been a matter of moments. Under the conditions it was necessary to use only local anesthetics, and the patient was conscious throughout. Henry E. Griffin, the patient, is 53 years old.

STATE FAIR SUPERINTENDENTS.

The following is a list of the superintendents appointed for the 1912 Nebraska state fair:

General, Wm. Foster, Lincoln; guards, C. J. Tracy, Loup City; transportation, L. L. Emerson, Lincoln; gates, George Jackson, Nelson; tickets, E. Z. Russell, Blair; amphitheatre, E. R. Purcell, Broken Bow; coliseum, Chas. Graff, Bancroft; auditorium, W. W. Cole, Neligh, and W. Z. Taylor, Culbertson; automobile hall, C. H. Gustafson, Mead; mercantile hall, Z. T. Lettwich, St. Paul; fruit, Clyde Barnard, Table Rock; floral, Louis Henderson, Omaha; fish exhibit, W. J. O'Brien, Gretna; sanitation, J. H. Taylor, Waterloo; bands and attractions, J. E. Ryan, Indianola; class "A," horses, R. M. Wolcott, Palmer; class "B," cattle, E. R. Danielson, Osceola; class "C," swine, L. W. Leonard, Pawnee City; class "D," sheep, W. C. Caley, Creighton; class "E," poultry, A. H. Smith, Lincoln; class "F," agricultural products, Wm. James, Dorchester; class "G," dairy, Jacob Sass, Chalco; class "H," domestic products, Mrs. R. A. Maloney, Madison; class "I," bees and honey, E. Whitcomb, Friend; class "J," women's department, Mrs. C. L. Mansfield, Lincoln; class "K," fine arts, Mrs. Ross P. Curtice, Lincoln; class "L," educational, Anna V. Day, Lincoln; class "M," machinery, W. B. Banning, Union; class "Q," specialties, Chas. Mann, Chadron; class "S," speed, Jos. Sheen, Lincoln; class "S," speed clerk, H. V. Riesen, Beatrice.

Accredited Nebraska High Schools.

High School Inspector A. A. Reid has returned from the meeting of the North Central Association of Colleges and Secondary Schools, held at Chicago, March 20 to 23. The following Nebraska high schools were accredited by the association: Albion, Ashland, Auburn, Aurora, Beatrice, Blair, Crete, David City, Doane college academy, Falls City Fremont, Friend, Geneva, Grand Island, Hastings, Hastings college academy, Havelock, Hebron, Holdrege, Kearney, Lincoln, McCook, Nebraska City, Nebraska military academy, Norfolk, North Platte, Omaha, Pawnee City, Plattsmouth, Schuyler, Seward, South Omaha Superior, teachers' college high school, Tecumseh, University Place, Wahoo, York.

Discipline to Be Enforced.

The lax administration which has been prevalent at the state penitentiary for several months, which was either directly or indirectly responsible for the murder of four officials there and the escape of the three convicts, is at an end, according to word given out there. After a conference between the governor and the newly-appointed warden, Sam Melick, it was announced that visitors' day at the institution would be abolished; that there would be a change in the personnel of the guards employed at the prison and that a definite, determined battle would be waged against the dope traffic from now on.

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Sioux City Directory

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